



APPENDIX A

Listing of Claims:

Claims 1-19 (Cancelled)

20. **(Currently Amended)** A method for using a stored value card having associated card identification data comprising the following steps:

issuing the card;

purchasing the card by a purchaser, in any denomination having cash value, the purchasing step being performed during a card purchase transaction;

selecting an identifier by the purchaser, wherein the identifier is to be subsequently used with the card to verify an authorized user of the card; [[and]]

activating the card after the selecting step by transmitting over a network to a card processing center the identifier and the card identification data, and wherein the name of the authorized user is imprinted on the card before the card is issued;

wherein the identifier, the card identification data, and a card value amount are stored in [[an]] a separate and independent card account accessible by the card processing center, and wherein the card is available for use after the activating step is performed, and wherein the card is reloaded upon receiving a request from the authorized user to add funds to the separate and independent card account after the activation step is performed.

21. **(Currently Amended)** The method according to claim 20, further comprising establishing the separate and independent card account at the card processing center, the account being uniquely associated with the card.

22. **(Previously presented)** The method according to claim 20, further comprising adding value to the card value amount.

23. (Previously presented) The method according to claim 20, wherein the card transaction comprises purchasing a good or a service, wherein the step of purchasing a good or service comprises decrementing the card value amount by the cost of the good or service.

24. (Cancelled)

25. (Previously presented) The method according to claim 23, further comprising the step of decrementing the card value amount by an amount corresponding to the purchase price.

26. (Previously presented) The method according to claim 20, wherein the card is inactive before the activating step is performed.

27. (Previously presented) The method according to claim 20, wherein the card value amount corresponds to an amount of payment tendered in the purchasing step.

28. (Previously presented) The method according to claim 20, wherein the activating step is performed by a gift donor and the card value amount is indicative of a gift amount.

29. (Previously presented) The method according to claim 20, wherein the stored value card is issued in cooperation with a sponsor.

30. (**Currently Amended**) A method for processing a stored value card having associated card identification data, the method comprising the following steps:

assigning to the card an identifier to be used with the card identification data, the purchase of the card being performed during a card purchase transaction; [[and]]
after the identifier is selected, transmitting to a card processing center over a network the card identification data, the identifier, and a card value amount, wherein the card processing center establishes a unique separate and independent card account, and stores the card identification data, the identifier, and a card value amount, and wherein the card identification data and identifier are used to subsequently verify an authorized user of the card, wherein the

unique separate and independent account is activated, and wherein the name of the authorized user is imprinted on the card before the card is issued; and

reloading the card upon receiving a request from the authorized user to add funds to the account after the card is issued.

31. (Previously presented) The method according to claim 30, further comprising the step of distributing the card to a user of the card.

32. (Previously presented) The method according to claim 30, further comprising the step of adding value to the card value amount.

33. (**Currently Amended**) A system for using a stored value card having associated card identification data, the system comprising:

a card issued by an issuer, the card being unactivated;

a terminal that receives card identification data and an identifier provided by [[the]] a card user, transmits over a network the card identification data and the identifier, wherein a card purchaser purchases the card during a card purchase transaction establishing an initial value; and

a card processing center in communication with the terminal over a network to receive the card identification data and the identifier, the card processing center activating the card after the selection of the identifier, the card processing center further establishing a unique separate and independent card account and storing in the card account the card identification data, the identifier, and the card value amount, enabling the subsequent verification of the validity of an authorized card user, and wherein the name of the authorized user is imprinted on the card before the card is issued, and wherein the card is reloaded upon receiving a reload request from the authorized user to add funds to the separate and independent card account after the card is activated.

34. (Previously presented) The system according to claim 33, wherein the issuer comprises a bank.

35. (Previously presented) The system according to claim 33, wherein the card is distributed to a user of the card.

36. (Previously presented) The system according to claim 33, wherein an additional amount is added to the card value amount.

37. (**Currently Amended**) A method for activating a stored value card having associated card identification data, the method comprising the following steps:

after selection of an identifier, receiving over a network card identification data and an identifier, wherein a card is purchased and loaded with value during a card purchase transaction;

activating the card upon receipt of the card identification data and the identifier;

establishing a unique separate and independent card account; [[and]]

storing the card identification data, the identifier, and a card value amount to enable verification of an authorized user of the card;

imprinting the name of the authorized user on the card before the card is issued; and

reloading the card upon receiving a request from the authorized user to add funds to the separate and independent card account.

38. (Previously presented) The method according to claim 37, further comprising the step of distributing the card to a user of the card.

39. (Previously presented) The method according to claim 37, further comprising adding an additional amount to the card value amount.

40-43. (Cancelled)

44. (**Currently Amended**) A method for providing a transaction system, comprising:

issuing a stored value card;

purchasing the card, by a card purchaser, during a card purchase transaction, the card purchase transaction being performed after the issuing step, wherein the card has an initial cash value at a first time which is no earlier than a time at which the purchasing step is started;

selecting personal identification data, the personal identification data comprising an identifier for verifying an identity of an authorized user of the card;

activating the card by transmitting activation data to a processing center, wherein the activation data include the identifier, wherein the activating step is performed after the selecting step, and wherein the identifier is stored in a storage device which is accessible by the processing center; [[and]]

establishing [[an]] a separate and independent account associated with the card;

imprinting the name of the authorized user on the card before the card is issed; and

reloading the card upon receiving a request from the authorized user to add funds to the separate and independent card account.

45. **(Currently Amended)** A method for activating a stored value card comprising:
assigning to a card, no earlier than at the time of a card purchase transaction, personal identification data, the personal identification data comprising an identifier for verifying an identity of an authorized user of the card, wherein the card is purchased by a purchaser during the card purchase transaction and loaded with value, wherein the card is not associated with a personal identifier;

transmitting the personal identification data to a processing center, wherein the processing center stores the personal identification data; and

establishing and activating [[an]] a separate and independent account associated with the card;
imprinting the name of the authorized user on the card before the card is issued; and
reloading the card upon receiving a request from the authorized user to add funds to the
separate and independent card account.

46. **(Currently Amended)** A stored value card transaction system, comprising:
a transmitting device which transmits personal identification data selected at a selection time, the card being purchased and loaded with value by a purchaser during a card purchase transaction, wherein, earlier than the selection time, the card is not associated with a personal identifier used to enable verification of validity of a use of the card, and wherein the personal identification data is transmitted prior to the card purchase transaction; and
a processing center in communication with the transmitting device and configured to perform the steps of:
receiving the personal identification data from the transmitting device,
activating the card upon receipt of the personal identification data,
storing the personal identification data in [[an]] a separate and independent card account,
[[and]]
imprinting the name of an authorized user on the card before the card is issed,
using the personal identification data to enable verification of validity of a use of the card; and
reloading the card upon receiving a request from the authorized user to add funds to the
separate and independent account.

47. **(Currently Amended)** A method for activating a stored value card comprising:

receiving personal identification data selected at a selection time, the card being purchased by a purchaser and loaded with value during a card purchase transaction, wherein, prior to the selection time, the card is not associated with the personal identification data for verifying an identity of an authorized user of the card, and wherein the personal identification data are received at a receipt time which is no earlier than a starting time of the card purchase transaction;

imprinting the name of an authorized user on the card before the card is issued;
activating the card at a time no earlier than the receipt time; [[and]]
storing the personal identification data in [[an]] separate and independent card account to thereby enable verification of an authorized user of the card;

reloading the card upon receiving a request from the authorized user to add funds to the separate and independent account.

48. (Cancelled)

49. (**Currently Amended**) A method for using a stored value card comprising:
issuing a stored value card;
performing a card purchase transaction, the card purchase transaction comprising:
selecting a set of personal identification data, the personal identification data being for verifying validity of a use of the card subsequent to the card purchase transaction; [[and]]
purchasing the card and loading of value by a card purchaser, wherein, prior to the card purchase transaction, the card is not associated with a personal identifier for verifying validity of a use of the card for a card transaction; [[and]]
imprinting the name of an authorized user on the card before the card is issued;
creating and activating [[an]] a separate and independent card account; and

reloading the card upon receiving a request from the authorized user to add funds to the separate and independent account after the card is purchased.

50. **(Currently Amended)** A method for activating a stored value card comprising: assigning to the card, no earlier than a starting time of a card purchase transaction, (1) personal identification data, the personal identification data being for verifying an identity of an authorized user of the card, wherein a purchaser purchases the card during the card purchase transaction and adds value, wherein, earlier than the starting time, the card is not associated with a personal identifier for verifying validity of a use of the card, [[and]] wherein the personal identifier is selected during the card purchase transaction, wherein the name of the authorized user is imprinted on the card before the card is issued, and wherein the card is reloaded upon receiving a reload request from the authorized user to add funds to the separate and independent account [[and]] (2) [[an]] a separate and independent card account, wherein the separate and independent card account is activated.

51. **(Currently Amended)** A system for using a stored value card comprising a transmitting device that transmits personal identification data selected at a selection time, the card being purchased and loaded with value during a card purchase transaction, wherein the card is not associated with a personal identifier earlier than the selection time, wherein the personal identification data are transmitted to [[an]] a separate and independent card account for storage no earlier than a starting time of the card purchase transaction, [[and]] wherein the personal identifier is for verifying validity of a use of the card, wherein the separate and independent card account is activated, wherein the name of an authorized user is imprinted on the card before the card is issued, and wherein the card is reloaded upon receiving a reload request from the

authorized user to add funds to the separate and independent account after the card purchase transaction.

52. **(Currently Amended)** A method for activating a stored value card comprising receiving personal identification data selected at a selection time, wherein, earlier than the selection time, the card is not associated with a personal identifier for verifying validity of a use of the card, the card being purchased and loaded with value by a purchaser during a card purchase transaction, wherein the personal identification data are received at a receipt time which is no earlier than a starting time of the card purchase transaction, [[and]] wherein the personal identification data are for verifying an identity of an authorized user of the card, and are stored in [[an]] a separate and independent card account, wherein the separate and independent card account is activated, and wherein the name of the authorized user is imprinted on the card before the card is issued, and wherein the card is reloaded upon receiving a request by the authorized user to add funds to the separate and independent account after the card purchase transaction.

53. (Cancelled)

54. **(Currently Amended)** A method for activating a stored value card having associated card identification data, the method comprising:
assigning to the card an identifier to be used with the card identification data, the purchase of and loading of value onto the card being performed during a card purchase transaction; and

after the identifier is selected, transmitting to a card processing center over a network the card identification data and the identifier, wherein the card processing center activates the card and stores the card identification data in [[an]] a separate and independent card account; [[and]]

storing the identifier and the card value amount to subsequently verify an authorized user of the card;

imprinting the name of the authorized user on the card before the card is issued; and
reloading the card upon receiving a request of the authorized user to add funds to the
separate and independent account after the stored value card is activated.

55. (Previously presented) The method according to claim 54, further comprising the step of distributing the card to a user of the card.

56. (Previously presented) The method according to claim 54, further comprising adding value to the card value amount.

57. (Currently Amended) A computer implemented method for issuing a stored value card affiliated with a predetermined transaction processing network and an issuer, comprising:

presenting a purchaser with an opportunity to buy a stored value card;
receiving funds provided by the purchaser for a purchase amount for the stored value card;

establishing [[an]] a separate and independent stored value account for a recipient designated by the purchaser, wherein the stored value account includes the recipient's name, the stored value card account number; and the purchase amount;

issuing the stored value card, wherein the stored value card is usable for purchases wherever the transaction processing network is accepted for purchases, and wherein the stored value card has the recipient's name imprinted thereon; [[and]]

receiving notification that the stored value card has been received; and

reloading the card upon receiving a request from the recipient to add funds to the separate and independent account after the stored value card is issued.

58. (Previously presented) The method of claim 57, wherein the recipient is the purchaser.

59. (Previously presented) The method of claim 57, wherein the recipient is not the purchaser.

60. (Previously presented) The method of claim 57, wherein the transaction processing network is a credit network.

61. (Previously presented) The method of claim 57, wherein the transaction processing network is a debit network.

62. (**Currently Amended**) A method of using a stored value card having associated card identification data, comprising:

issuing the stored value card without any associated personal identification data;

performing by a card purchaser a card purchase and load transaction comprising the steps of:

selecting by the card purchaser a set of personal identification data, the set of personal identification data being for verifying the validity of transactions subsequent to the card purchase transaction, and

purchasing the stored value card by the card purchaser; [[and]]

creating [[an]] and activating a separate and independent account associated with the stored value card;

imprinting the name of an authorized user on the card before the card is issued; and

reloading the card upon receiving a request from the authorized user to add funds to the separate and independent account after the separate and independent account is created.

63. **(Currently Amended)** A system for using a stored value card having associated card identification data, comprising:

[[a]] an activated stored value card issued by an issuer, the stored value card being associated with [[an]] separate and independent stored value card account, wherein the card has the name of an authorized user imprinted thereon before the card is issued, and wherein the card is reloaded upon receiving a reload request from the authorized user to add funds to the stored value card after the stored value card is issued; and

a receiving device for receiving a set of personal identification data during a card purchase transaction in which a card purchaser purchases and loads the stored value card, the set of personal identification data being selected by the card purchaser during the card purchase transaction, the set of personal identification data being for verifying the validity of transactions subsequent to the card purchase transaction.